









Digitized by the Internet Archive  
in 2013

<http://archive.org/details/capitalchips00alba>



# ARTIALS

ALLEN COUNTY PUBLIC LIBRARY  
3 1833 01828 4478

OL. 1., No. 18.

ALBANY, N. Y., MARCH 22, 1890.

PRICE FIVE CENTS.

GC  
974.702  
AL12CC,  
V.1,  
NO.18



## HER SACRIFICE.

MRS. ST. THOMASON: *And what are you abstaining from during Lent, my dear?*  
MISS DU MONDE: *Well, I concluded I would abstain from going to church.*



## FORTY-FIFTH ANNUAL REPORT

OF THE

## New York Life Insurance Company.

Office: Nos. 346 &amp; 348 Broadway, New York.

JANUARY 1, 1890.

Amount of Net Assets, January 1, 1889	\$89,824 336.19
REVENUE ACCOUNT.	
Premiums	\$26,021,655.96
Less deferred premiums, January 1, 1889	1 435,734.86
Interest and rents, etc.	5,028,950.38
Less Interest accrued January 1, 1889	451,605.24
	4,577,345.14
	20,163 266.24
	\$118,987 602.43

DISBURSEMENT ACCOUNT.	
Losses by death, and Endowments matured and discounted (including reversionary additions to same)	\$6,252,095.50
Dividends (including mortality dividends), annuities and purchased insurances	5,869,020.16
Total paid policy-holders	\$12,121,121.66
Taxes and re-insurance	252,737.17
Commissions (including advance) and commuted commissions, brokerages, agency expenses, physicians' fees, etc.	4,725,652.64
Office and law expenses, rentals, salaries, advertising, printing, etc.	860,768.50
	17 960 279.97
	\$101,027,322.46

ASSETS.	
Cash on deposit, on hand, and in transit	\$5,917,837.72
United States Bonds and other bonds and stocks (market value, \$60,438,441.91)	56,412,163.41
Real Estate	13,242,871.87
Bonds and Mortgages, first lien on real estate (buildings thereon insured for \$14,400,000, and the policies assigned to the Company as additional collateral security)	18,106,512.50
Temporary Loans (market value of securities held as collateral, \$4,671,563)	3,709,000.00
*Loans on existing policies (the Reserve on these policies, included in Liabilities, amounts to over \$2,000,000)	367,394.39
*Quarterly and semi-annual premium on existing policies, due subsequent to January 1, 1890	1,535,645.37
*Premiums on existing policies in course of transmission and collection. (The Reserve on these policies, included in Liabilities, is estimated at \$1,700,000)	1,104,253.02
Agency balances	90,299.54
Accrued Interest on investments, January 1, 1890	441 344.64
Market value of securities over cost value on Company's books.	\$101,027,322.46
*A detailed schedule of these items will accompany the usual annual report filed with the Insurance Department of the State of New York.	4,026,278.50
TOTAL ASSETS, January 1, 1890	\$105,053,600.96

APPROPRIATED AS FOLLOWS:	
Approved losses in course of payment	\$440,517.97
Reported losses awaiting proof, &c.	375,308.86
Matured endowments, due and unpaid (claims not presented)	40,502.49
Annuities due and unpaid (claims not presented)	20,982.52
served for re insurance on existing policies (Actuaries' table 4 per cent interest)	188,904,186.00
served for contingent liabilities to Tontine Dividend Fund, January 1, 1889, over and above a 4 per cent. Reserve on existing policies of that class	\$6, 7 7.13
addition to the Fund during 1889	2,300 742.16

DEDUCT—	\$8,724,317.29
turned to Tontine policy-holders during the year on matured Tontines	1,010,264.18
Balance of Tontine Fund January 1, 1890	7,705,053.11
served for premiums paid in advance	40,946.73

visible Surplus (Company's new Standard)	\$97,535,777.68
	\$7,517,823.28
	\$105,053 600.96
Surplus by the New York State Standard (including the Tontine Fund)	\$15,600,000.00

From the undivided surplus, as above, the Board of Trustees have declared a Reversionary dividend to participating policies in proportion to their contribution to surplus, available on settlement of next annual premium.

RETURNS TO POLICY-HOLDERS.	INSURANCE IN FORCE.	ASSETS.	NEW POLICIES ISSUED.
1887.....\$9,535,210	Jan. 1, 1883.....\$358 035,536	Jan. 1, 1888.....\$83,079,845	1887.....28 522
1888.....10,973,070	Jan. 1, 1889.....419 886,505	Jan. 1, 1889.....93,480,186	1888.....33,334
1889.....12,121,121	Jan. 1, 1890.....495,601,970	Jan. 1, 1890.....105,053,600	1889.....39,499

Number of policies issued during the year, 39,499. New Insurance, \$151,119,088.  
Total number of policies in force January 1, 1890, 150,381. Amount at Risk, \$495,601,970.

## TRUSTEES.

WILLIAM H. APPLETON,	ALEX. STUDWELL,	JOHN N. STEARNS,
WILLIAM H. BEERS,	WALTER H. LEWIS,	WM. L. STRONG,
WILLIAM A. BOOTH,	EDWARD MARTIN,	W. F. BUCKLEY,
HENRY BOWERS,	RICHARD MUSER,	HENRY TUCK,
JOHN CLAFLIN,	C. C. BALDWIN,	A. H. WELCH,
ROBERT B. COLLINS,	E. N. GIBBS,	L. L. WHITE.
H. C. MORTIMER.		

WILLIAM H. BEERS, President.

HENRY TUCK, Vice-Pres.	ARCHIBALD H. WELCH, 2d Vice-Pres.
RUFUS W. WEEKS, Actuary.	
THEODORE M. BANTA, Cashier.	A. HUNTINGTON, M.D., Med. Director.

MRS. MALAPROF remarked, on hearing of the numerous victims of "La Grippe," that "Ammonia is very prevalent just now." Did she refer to the Crown Lavender Salts, everybody is buying? Very likely.

TOWN AND COUNTRY  
CARRIAGES.

Every variety popular and useful for seaside and inland resorts and for Park driving.

Unequaled for beauty of form and perfection of finish.

All parts entering into details of construction manufactured on the premises.

## BREWSTER &amp; CO.

(OF BROOME ST.)

Broadway, 47th to 48th St., N. Y.

## OLD GOLD.

We pay cash for old gold jewelry of all kinds—chains, brooches, old gold watch cases, etc.

Turn Your Worn-out Jewelry into Cash.

Old gold can be sent to us from any part of the United States, by express; we will test it and send you an estimate; if our figures are not satisfactory we will return it to you.

We are licensed to buy old gold.

A. F. BURBANK,  
Jeweler,

301 Main Street, Worcester, Mass.

ESTABLISHED 1843.

## FOUNTAIN &amp; STYLO PENS



A good, Reliable Stylographic Pen for \$1.00. Fountain Pen, \$2.00. Star Fountain Pen, \$1.50 and upwards.

The INDEPENDENT PEN is a 14-Karat GOLD PEN filled with a Fountain or Reservoir Holder, and combines an Inkstand and Gold Pen in one. Circulars free. Send to us before buying elsewhere. Agents wanted.

J. V. ULLRICH &amp; CO., 108 Liberty St., N. Y.

OUR PLATES ARE MADE BY THE ELECTRO LIGHT ENGRAVING CO. 157 & 159 WILLIAM ST., N. Y. OUR WORK FROM THIS ESTABLISHMENT IS OF EXCEPTIONAL MERIT AND IS DELIVERED WHEN PROMISED.  
PUBLISHERS OF LIFE





## A GUILTY CONSCIENCE.

MISS PEERSEEKER: *Oh, Baron, I would so much like to hear you tell again about how King Ludwig presented you with a decoration when you were a mere little shaver, and—*

THE BARON BARBEROSSA: *A leedle shaver! I did not shave any one ven I was leedle. I did not learn my trade until—(recollecting himself)—dot is—I did not learn a trade at all.*

## A MODIFIED TITLE.

SMALL DAUGHTER: *Mamma, Susie Riche says her papa is a business man. Is my papa a business man?*

MRS. SMALLPROFIT (*gloomily*): *Not much of one.*

## A SIGN OF THE TIMES.

BOBBY: *Pa, what does the pawn-broker's sign of three balls mean?*

PA: *It means, Bobby, that it is two to one that the man never redeems his property.*

EVEN a sea-horse may be blind.

## THE YOUNG MEN BOWED.

"YOU are like Joshua," remarked Mrs. Snodgrass to her daughter, as young Dolley uncovered and remained standing while she passed.

"Why, mamma?"

"The son stands still for you."

## ONE GOOD REASON.

"YOU can't catch guinea pigs by putting salt on their tails."

"Why?"

"One reason is they have no tails."

# CAPITAL CHIPS

Published every Saturday.

\$2.50 a year in advance, postage free. Single copies, 5 cents.

Remit by express, money order, draft, post-office order or registered letter.

Address all communications regarding circulation or subscriptions to 11 Beaver St.

CAPITAL CHIPS PUBLISHING CO., Publishers,

15 North Pearl Street, Albany, N. Y.

Entered at Post-Office, at Albany, N. Y., as second class matter, Jan. 28, 1890.

All contributions should be accompanied by stamps for return, if not available for publication.

GEORGE B. GALLUP, . . . . . Editor.

CAPITAL CHIPS will be found on sale on all news stands and on trains entering the city.

PRESS OF BRANDOW PRINTING COMPANY.

VOL. I. ALBANY, N. Y., MARCH 22, 1890. No. 18.

IT is said that a citizen of Albany fell into a deep sleep and dreamed a dream. And, behold, in his dream he was carried back into the very pinafore time of the world, beyond even the age of that Pharaoh, whose mummified remains our astute Twain would have us charter for our own Chicago World's Fair, in short into that halcyon day of the globe, designated on literature charts, and by the learned doctors, as the age of myths.

And in his dream, lo! he beheld a powerful state, the inhabitants of which were building for themselves a magnificent temple. For years the men had given the labor of their hands, and women the gold of their rings and bracelets, and their necklaces of fine gold for the completion of the temple, so that it grew to lofty proportions; a very marvel in stone, more handsome far than the "stately pleasure dome" of the mythical Kubla Khan.

At length there rose two parties in the state, and they began to contend one with the other. And behold, in his dream, he saw that on account of this contention, their labor ceased and there was no longer any sound of the hammer or the cutting steel within the temple, and all was left a prey to the gnawing tooth of the elements. No longer did the women give their gifts nor the men the labor of their hands for the great work, because it was said on all sides that the gold and the laborers would be controlled for "political purposes," a phrase for which the people came to have great respect.

In vain did the wise men and the prophets counsel haste and urge the completion of the work, lest by the delay and the decay, which had already begun within the walls of the long unfinished temple, it might at length fall in ruin.

But all this availed nothing. At last there came a great wind which smote upon the temple and sought out all its weaknesses, and, behold, it fell with a mighty noise.

Hereupon the citizen awoke and found that it was all a dream, yet marveled much at the fashion of it, and also at the folly of those who builded the temple of his dream in such an absurd, antiquated fashion.

## WHAT WE CAN DO.

THE fact that Albany occupies a geographical position which should make it one of the most important commercial cities of the East, is generally recognized among business men throughout the community. The proof that it was so recognized by our ancestors, is found in the fact that they selected this site in preference to any other at that early day, when they had the whole field to choose from.

Albanians agree that our city is not as large or prosperous as it should be, but differ widely as to the cause.

The Chamber of Commerce was organized to promote the business interests of this city. It is simply a piece of machinery designed to attain a given end. It cannot accomplish much without the hearty coöperation of our business men generally.

What can we do?

1st. Stop belittling and condemning our own city.

2d. Look for, and comment upon its manifold advantages, rather than its disadvantages and shortcomings.

3d. By some practicable method encourage existing manufacturing industries to enlarge their plant and business. Organize new companies for the manufacture of new lines of goods, and induce small outside manufacturers to locate here. We should be very much pleased to receive practicable suggestions as to how this can be accomplished.

4th. At least one of our large vacant manufacturing buildings should be fitted up with heat and power, and arranged so that any space desired from ten feet square up, could be rented at a moderate cost. We could then induce many small manufacturers to locate here, and they could easily secure more floor space as the business expanded.

5th. I do not desire Albanians to expect that the Chamber of Commerce can work a revolution in our business and manufacturing interests in a month, nor that we can locate some large manufacturing concern here at once. But, by discussing and investigating the difficulties under which we labor, when an intelligent conclusion as to what is best to be done has been reached, this body, with its three hundred members, should furnish an effective method of executing the plan decided upon.

6th. Our difficulties are personal not geographical. We centre our full energies upon our individual interests and business, and neglect the interests of our city as a whole. A little more time and thought on the part of every citizen, studying what can be done to promote the business of the city as a whole, and a little more willingness to heartily coöperate in executing whatever plan is adopted by the majority, whether it agrees with our judgment or not, is the imperative demand of the hour. Shall we have it?

*Fred F. Wheeler*

CHIPS presents to its readers this week an admirable editorial article from the pen of Mr. F. F. Wheeler, the energetic secretary of the Chamber of Commerce. Next week, "The Future of Art in Albany," will be discussed by that enthusiastic and talented exponent of our city's artistic life, Mr. Charles M. Lang.

Not content always with wearing the cap and bells, CHIPS will, from time to time, grasp the aged reaper by the vegetable covering of his brow, and hack out a large sized piece of mental pabulum of this character for the public to subsist upon. As may have been perceived by this time, CHIPS is endeavoring to identify itself with the best interests of the city, and when not occupied with its regular duties as court jester to the sovereign people, so to speak, will give itself those genuine airs of independence which are not commonly worn upon the top rail of that journalistic fence, sometimes labeled, "Independent." A number of strikingly interesting papers will appear in the near future over the signatures of prominent Albanians, which will present important local problems from a non-partisan standpoint.



## Shipping.



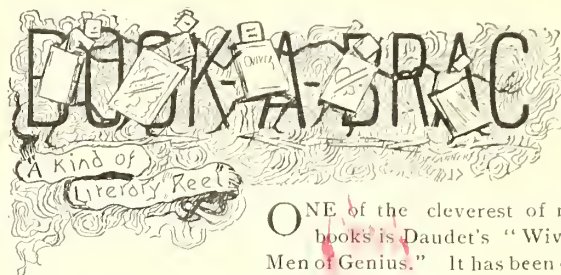
DOUBTLESS the most widely known newspaper man in Albany is Mr. James H. Manning, of the *Argus*. The nature of a journalist's labor is such as to keep him from mingling much with society, and the reason that Mr. Manning is familiarly known throughout the city, and even the state, is that he has been identified with other spheres of activity, in financial, mercantile and official life. But notwithstanding his varied interests, journalism has not been with him a mere transient occupation or an avocation, but rather the serious vocation of his life. He entered it immediately after completing his education, and despite his monetary interest in the *Argus*, he sought no royal road to advancement. He was wisely content to begin at the foot of the ladder, and would take promotion only when he had conquered the right to it. Thus it is, now that there has devolved upon him the management of a great paper—for he is president of the *Argus* company as well as managing editor—that he possesses full knowledge of its needs and resources. Other duties may take from him the power to assume the full harness of newspaper work, but that the *Argus* feels his impress in its every utterance, the public is well aware. Mr. Manning, until recently, gave much of his time and attention to the duties of the civil service commission; for several years he has been actively identified with the direction of affairs in the National Commercial Bank, and there are other and manifold business enterprises in which his counsel and experience are sought. These are exacting burdens for a man to bear who has scarcely entered the prime of life. But Mr. Manning is wise enough to provide for himself relaxations that also command his full energy. He is a very successful and enthusiastic amateur photographer, and a member of the Camera Club. He has shown admirable judgment in the choice of subjects, and could show many exquisite transcripts of woodland and water scenery. He is a devoted follower of Isaak Walton in "the gentle art," and to his credit is placed one of the largest muscalonge ever caught in the St. Lawrence. So much for the diversions afield. Should one visit his study, there, might be seen an almost priceless collection of coins and tokens, as well as an autograph collection, particularly rich in Americana. On one or two occasions the public has seen, at loan exhibitions, a wonderful array of Zuni pottery and Alaskan antiquities and curiosities from his cabinets. The same thoroughness that marks his business career, is thus seen even in his pursuit of pleasure.

\* \* \*

TAKE hope, once more brethren and fellow citizens! Mr. Henry B. Pettes, the cosmopolitan, art connoisseur and clever critic that he is, says there is no more appreciative centre nor one—mark his words—more liberal in the expenditure of money for art, than Albany. It is something to have lived long enough to hear an honest expression of this kind from the outside.

## HAIL THE NEW COMER.

"THE PURE" Baking Powder Company, one of Albany's new and decidedly live enterprises, gave a press inspection of its plant Thursday afternoon, at which many of the most prominent business men of the city were present. CHIPS felicitates itself on expressing the general sentiment of those present, that the company is destined to be not only a financial success, but, by virtue of the standing and enterprise of the men composing it, a conspicuous credit to the commercial life of the city.



ONE of the cleverest of recent books is Daudet's "Wives of Men of Genius." It has been out of the press now some months, to be sure, but it marks a little epoch of its own, written in that delicious style of which Daudet is so clever a master. Its illustrations are quite as delicious as the letter press, and the anecdotes and reminiscences related more palatable than either.

Books received: "Story of Tonty," Mary C. Catherwood; "Career of a Nihilist," Stepniak; "Lora, the Mayor's Daughter," W. Heimburg; "Jupiter Lights," C. W. Woolson.

-:- MARCH 22, 1890. -:-

## ADVERTISER'S FREE COUPON

Put your name and Address here.

Name, \_\_\_\_\_

Street and No. \_\_\_\_\_

Fill in the above and send it to the CAPITAL CHIPS Publishing Company, 15 North Pearl street, before 5 P. M., April 26.

From the total number received, a committee of well-known business men will select at random five (5) coupons.

The business man or firm whose name appears on the first coupon drawn, will be assigned one square, 14 lines agate, in the advertising columns of this paper, for 52 insertions, one year, value \$58.50.

To the second winner, one-half inch space, value \$31.20.

To the third, 3 lines, value \$29.25.

To the fourth, 2 lines, value \$20.

To the fifth, 1 line, value \$10.75.

All advertisements to begin May 1, 1890.

Only strictly legitimate lines of trade will be recognized by the committee.

NO PERSON or firm will be permitted to compete with more than five coupons bearing the same date.

Address coupons plainly,

COUPON DEPARTMENT, "CAPITAL CHIPS,"  
Albany, N. Y.



## THE VENTURE.

MY ship is afloat on a dazzling sea of blue;  
 But, alas! alas! my ship has neither helm nor oar,  
 She is freighted with a hope and my own heart is her crew,  
 And I weep and pray for her, but I can do nothing more.

Ah! sailor lads, I cheer as you sail across the main,  
 Ah! sweethearts on shore, I weep as storms arise!  
 But my little bark, I fear, will ne'er come home again,  
 For the ocean where she ventures is—a girl's blue eyes.

—Etoile de Lorez.

## A STORY OF LOST LOVE.

BY A DISTANT ACQUAINTANCE OF AMELIA RIVES-CHAMLER.



"MARIANA, I have ceased to love you!"  
 With the calmness born of despair and the  
 bracing effects of three beers *frappe*, I directed these  
 cutting words at the fair girl who, only two minutes  
 before, had looked forward to a happy union and a  
 trip to Europe,

Mariana was beautiful; aye, more than beautiful.  
 The pen was never made that could describe her  
 charms, and yet I had ceased to love her.

Why, do you ask? Ah, well, I know not, but my  
 love had died within me and was awaiting decent  
 burial.

And so I broke the the news to her gently, but  
 firmly. I did not tell her that her father had gone  
 wrong in the stock market, and that there were no  
 prospects of a life of luxury in store for us. Why  
 torture her mind with thoughts so worldly?



EXHIBITOR: Ladies and gentlemen, I will now introduce to your notice the greatest  
 curiosity in the collection, and perhaps in the world. He was found running wild in the  
 interior of South America, and is supposed to be one of a base ball nine wrecked on the coast.  
 When discovered he was throwing a cocoanut to some monkeys he had trained to catch and  
 run to different bases. His costume, though limited, is the only one we can induce him to  
 wear. He has lost all knowledge of his mother tongue, except the words, "Judgment, foul,  
 how's that, and I'll take mine straight!"



ARTIST: I have a very funny drawing  
 with a joke.

EDITOR: Something new?

ARTIST: It's about a mother-in-law  
 who—



I rose to take my leave.

Mariana ceased wringing her hands  
 and stopped guessing as to the fate of  
 her pretty wedding gowns. Her eyes  
 became distorted. Her face twitched  
 nervously. She clinched her fists and  
 glared wildly about. Ah, how beauti-  
 ful she looked then—but what girl is  
 beautiful when her father is a financial  
 wreck?

"You shall rue this moment!"

She did not hiss the words, but  
 spoke them in an undertone. They  
 frightened me.

Quick as thought Mariana rushed to  
 the *etagere* and seized a large flask.

Before I could reach her side she



had placed it to her lips and emptied it of its contents.

"Good-bye," she cried. "You have driven me to this!"

I did not wait to see her die, but rushed from the room for a doctor. Save her I must.

The minutes seemed hours, days, years; aye, centuries. At last I found a physician.

We hurried back to Mariana's apartment. She was lying on the floor. Her senses had fled. She was dead, perhaps.

And I was the cause of this awful tragedy!

The doctor bent over her. He felt her pulse. He picked up the bottle and held it scrutinizingly to the light. On the label was inscribed one word; "Gin!"

*Ralph D. Blumenfeld.*

### A POOR MAN.

LAWYER: You say deceased was a poor man?

WITNESS: Yes, sir; very poor.

LAWYER: Had you ever been inside of his house?

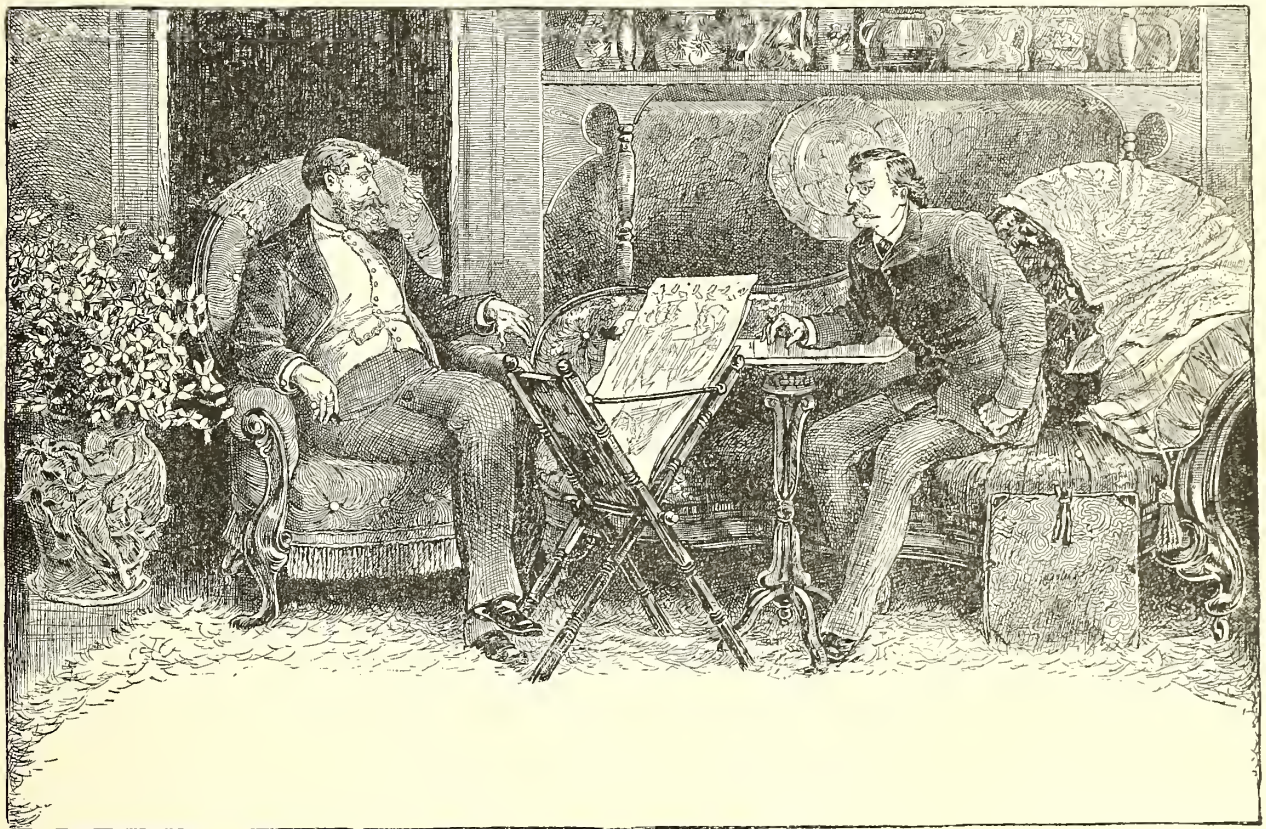
WITNESS: No, sir; but I knew that he kept seven dogs.

IN marrying an heiress, it is always well to secure the paternal consent.



WIFE: You loved me before we were married.

HUBBY: Well, it's your turn to love me now, isn't it?



### HE WAS IN NO DANGER.

"Perkins received a despatch this morning announcing the death of his wife's mother.

"Was he visibly affected?

"Yes, indeed; but you know joy never kills."



# SOCIETY.



THE quiet city of New York appears to be the one secluded spot sought after most by Albanians for that rest and quiet which one seeks

during the long days and weeks of penance in Lent, and which brings back to the cheek the rosy hue and glow that was lost during the long watches and vigils of the night listening to sweet nothings and the soft,

entrancing strains of music. Among those at the metropolis are Miss Van Vechten, Miss Farnsworth, Miss McClelland and Mrs. Rufus King.

\* \* \*

It is to be hoped that the stately minuet will *not* be omitted from the Kirmess on account of the scarcity of "men." Is it possible that the gilded youth of this city cannot boast of enough graceful dancers to supply the necessary couples, or, can it be, that they fear the court dress will reveal a sad lack of "good form?"

\* \* \*

AMONG the Albanians who have occupied boxes at the Metropolitan Opera House during the past week is Mrs. Dean Sage, who has given a number of small theatre parties. Miss Sage, with Mrs. Kelley is sojourning in the Adirondacks at Jersey Field, the summer home of Mr. C. P. Williams.

\* \* \*

THE latest fad for the decoration of a "cosy corner" is a home-made spider web, of white or gray thread; a large Japanese spider is then hung in the middle of the web and the contrivance looks natural enough to tempt one to sweep it down with a broom.

\* \* \*

MISS Kate Walsh, who is the guest of Mrs. Hampden Robb of New York, is having a most delightful sojourn in the metropolis, and an unusually pretty tea was given in her honor during the week by Mrs. Newbold Morris.

\* \* \*

MRS. Harmon Pumpelly Read, who was a Mademoiselle de Carron, is a most bright and vivacious woman, and has added greatly to the charm of society during the past winter.

\* \* \*

MR. James McNaughton intends making quite an extended southern trip, and Mr. Dudley Olcott is at Chesapeake bay enjoying the fascinating sport of duck shooting.

## KELLOGG'S

### Original : Advertising : Bureau

was badly scorched last Monday morning, but not enough to stop business, which is still pouring in at the old stand, No. 8 Maiden Lane, Albany, N. Y. . . . .

MRS. James Cook, who has been visiting her sister Mrs. Hand, is now in St. Paul, Minnesota, at the home of her daughter, Mrs. John Townsend.

\* \* \*

MR. and Mrs. William Rogers of New York, who have been the guests of Mrs. Doane, are now enjoying the hospitality of Mrs. Evans.

\* \* \*

MRS. and Miss Vanderpoel who have been visiting at Fortress Monroe, returned home on Friday.

## "Chappie" at the Clubs.

THE fencing tournament at the press club is likely to be a feature of decided interest to many outside of the club membership. There will be at least 15 entries, and many of the contestants skillful wielders of the foil.

Among the latest to enter the lists is Major Roeselle, who will give the crack fencers of the club some very difficult points to solve.

\* \* \*

A CABLEGRAM was received from Paris during the past week to the effect that young Meredith Read, son of Gen. Meredith Read, late minister to Greece, while fencing with a young viscomte was severely wounded in the neck. Blood flowed profusely and at first the wound was considered very serious but a later despatch says the patient is improving and that no fatal results are apprehended.

## DECORATIVE ART.

THE true artist is to be seen in the color combinations which he originates and executes in a thousand and one pleasing designs. The work of painting a barn or a woodshed may be made illustrative of true principles in combining colors, and in that respect be artistic. Much more so the difficult work of painting a handsome house, a church or a theatre.

In all branches of commercial work of this character, Mr. Frank Lape of Altamont, aims to have no superior. Having painted the suburban residences of Judge R. W. Peckham, Mr. Jas. D. Wasson, Mrs. William Cassidy and the Kushaqua, Col. Church's summer hotel at Altamont, he has thereby established a reputation for fine work, and for prices, is below competition for obvious reasons. Before letting your contract get his figures. Address, Frank Lape, Altamont, N. Y.

Mention this paper.

SPECIAL LASTS for every customer without extra charge

**\$5** for a pair of Men's Fine CALF HAND-SEWED SHOES to measure.

A Perfect Fit Guaranteed

See them made in our window.

BEE HIVE BOOT & CO.,  
SHOE

73 State St.



ORDER NOW  
— A —

Buggy or  
Phaeton

Built to order for  
Spring use.







ALBANY people are deeply interested in the work of one of its best artists—would it be too much to say its best?—Walter Launt Palmer. His work is so fearlessly original, so independent of conventionalities, whether as to subject, *technique* or style of treatment, that one is always wondering what he will be doing next. A couple of years ago, a large picture came from his brush and created a stir. It was "Venice," among the first of the series of Venetian pictures, so marked with his individuality that they constitute in themselves almost a separate school. It was purchased for a large sum by the well-remembered Dean of All Saints Cathedral, Frank L. Norton.

Just now, another Venice has grown upon the canvas under his touch—a Venice so different from any of its predecessors, that one hardly could recognize in it the same hand, though it embodies in it the same love for nature in her purer moods, the same ardent study, the same masterly finish of execution. One day last week it was on exhibition at Annesley's, the next it was sent, with its two contemporary works, to the National Academy at New York. Its reception there is awaited with great interest.

It is Venice just after twilight, when the upper sky wears the darker blue of early night, while yet the horizon is tinged with the faint, pale green after-glow of sunset. The buildings of the city—the Campanile di San Marco, near the centre, with the Ducal palace, the Bridge of Sighs, the prison at the right, the government buildings at the left—stand out dark and clean-cut against the lower sky, while below, the dark blue water reflects the varied lights, which go far to make the picture the wonderful work that it is. On the water at the left, the *barcarole* has drawn about it a group of gondolas whose lights, with the four big, spherical lanterns upon the music barge, brighten up that corner of the scene and lend a starting-point for the line of light across the picture—the gas lamps on the quay. These cast a ruddy radiance upon the fronts of the buildings, and lead the eye into the Piazzetta, where the Campanile rises toward the bright star which throws into the picture the extreme of distance, and at the same time relieves the quivering sky of any sense of opacity. A dark buoy in the foreground, its rope hung with sea-weed as it swings from the bow of an invisible vessel, balances the star in the sky.

Briefly, then, it is a marvellous picture; so daring, so original that it challenges criticism at the outset, and the chances are that unfavorable criticism will find in it little to work upon.

\* \* \*

THAT part of the artistic season in Albany, which is gladdened by the advent of Mr. Pettes with his superb collections of water colors and the famous Braun's autotypes, is signalized by a liberal expenditure of money on the part of art loving Albanians. This year is no exception to the rule, nor is it a surprising thing, for never has Mr. Pettes presented a finer display of distinguished works.

Among some 200 superb water colors are many gems from the exhibitions of the "Royal Institute of Painters in Water Colors," and the "Society of British Artists," besides several notable bits from the Universal Exposition in Paris.

Among the very best things in the collection is "A Breezy Day at Scheveningen," by T. B. Hardy, R. B. A., R. I.; "Preparing for Breakfast," by E. Ver Veer, a splendid example of

the Dutch school; "On the Adriatic," by T. B. Hardy, a wonderfully luminous and sympathetic marine; "A Golden Sunset," by W. Ayerst Ingram, R. B. A., R. I., a marine also, and one that for color effects is seldom excelled; "A Ground Swell on the South Coast," by Chas. Mottram—member of the Royal Academy, London—a large and thoroughly realistic study of coast and surf.

These are but a few of the examples of famous living painters which, through Mr. Pettes' exceptional taste and unusual facilities for collecting, Albanians have an opportunity of securing.

In his collection of autotypes are many new things, particularly from the Pitti Palace and the Universal Exposition in Paris.

Among the most striking features of the autotype collection is a hundred or more reproductions of the studios of famous French painters with the artists at work therein.

The best that can be said of Mr. Pettes, pray observe the expression, is that he comes every year. Every one should see his collection at Annesley's, even if not intending to buy.

\* \* \*

A CAPITAL canvas, in its way, is "A Moonlight Study," by Dr. Ecob, which has just been hung at Annesley's.

-:- MARCH 22, 1890. -:-

## FREE SUBSCRIPTION COUPON.

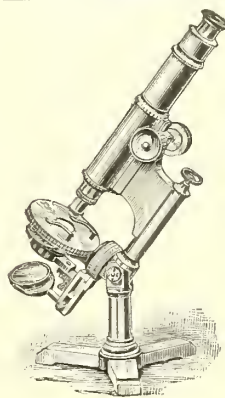
*Put your name and Address Here.*

Name, \_\_\_\_\_

Street and No. \_\_\_\_\_

Fill in the above and send it to CAPITAL CHIPS, 15 North Pearl Street, before 5 P. M., April 26th. From the total number received, a committee in our office will select at random 5 coupons. To the addresses on these coupons CAPITAL CHIPS will be sent for SIX months *free!*

INSOMNIA, so prevalent among our business men, may be permanently cured by placing under your pillow a \$5,000 policy with endowment privileges, in the Manhattan Life, annual cost \$100. Jas. F. McCabe, Gen. Agt., 88 State street.



WE carry a full line of every thing pertaining to the Optical business. Microscopes, Telescopes, Spectacles, Eye-glasses, and all accessories.

*Meyronitz Brothers.*  
Opticians.

78 North Pearl St., cor. Columbia,  
ALBANY, N. Y.





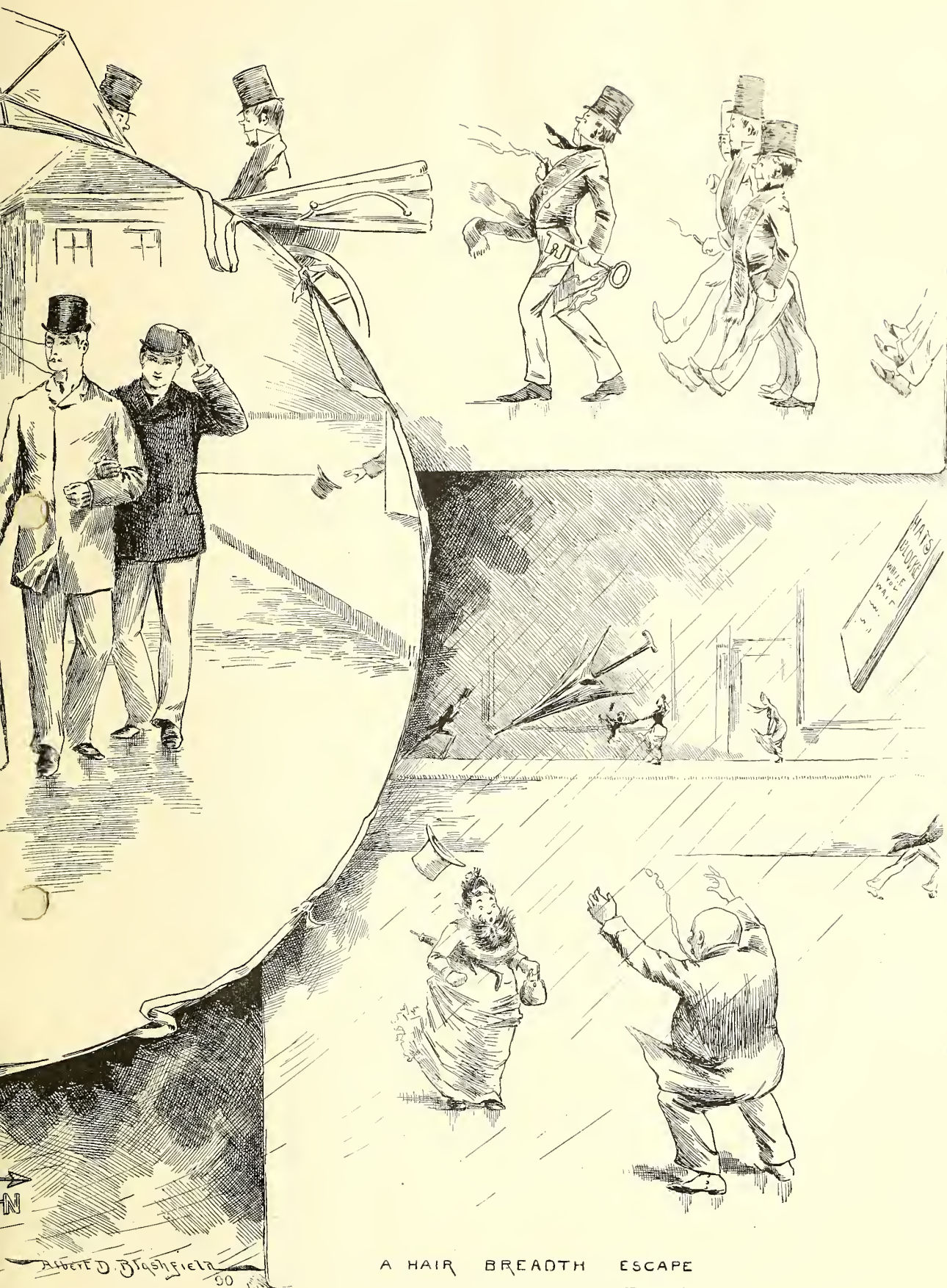
A MARCH WIND



AN UNEXPECTED BLOW

"COME, GENTLE SPRING!"





A HAIR BREADTH ESCAPE

EREAL MILDNESS! COME."





THOSE who were fortunate enough to hear the excellent rendition of "Esmeralda," by Mr. Leland T. Powers, at Jermain hall on Monday evening, followed by his clever impersonation in Mrs. Stowe's humorous sketch, "The Minister's Housekeeper," brought away many pleasant recollections

of his unique work, but to those who have heard him in "David Garrick," the satisfaction was tinged with some little disappointment. In "David Garrick," Mr. Powers has a wider range of opportunity, and the results are more satisfactory. Despite the fact that Mr. Powers has read the play here twice, the person or organization who will bring him here next year to present "David Garrick," and that alone, will make a profitable venture.

THE first half of the current week at Proctor's theatre was devoted to Sydney Rosenfeld's new comedy-drama, "The Stepping Stone," a rather peculiar effort to show the alleged serious side of what is merely an idiotic fad, and worthy only of satire. In its present shape, "The Stepping Stone" will probably reduce its author's financial confidence in himself. There is, however, but little in it of which, from a strictly literary point of view, he may not be proud. The comedy lines are bright, and the language throughout such as would puzzle some of his prejudiced critics to reach. When put in contrast with Henry Guy Carleton's woful failure "The Pembertons," it furnishes rather a pretty sight, and if Rosenfeld could be induced to eliminate all that savors of "drama" and inject additional clever comedy to fill up the gap, he would be likely to own a paying bit of stage property, and have the pleasure of making money, where he now is a most persistent loser. The people want laughter, not tears or theosophic rot, and the writer of plays who realizes this will be most likely to remain in the financial swim. That Mr. Rosenfeld can write clever comedy has already been demonstrated, for all assertions to the contrary it was his pen that shaped considerably more than one-half of "The Senator."

"HELD BY THE ENEMY" will hold the boards at Proctor's theatre during the first half of next week, including the usual Wednesday matinee and needs but the mere announcement to draw large audiences. On Thursday, Friday and Saturday the attraction at Proctor's will be Frank Sanger's, "Pine Meadow" a play that achieved much success at the Madison Square theatre and which will have its first provincial presentation in

Albany on Thursday evening. The cast to be shown is one of the strongest that could be gotten together by Mr. Sanger, and the scenic effects will be remarkable for their realism. Those who witnessed the production of "Mr. Barnes of New York," early in the season, were given a sample of the way Mr. Sanger does his part of the work.

THE advance sale of seats for "Norma" ran up above \$2,000, so Manager Oliver announces, and the prospects are that the venture will not prove unprofitable from the managerial standpoint as many had feared. Seats are now on sale at Thomas' and Cluett's music stores. This one night of grand opera will be an event to be remembered, and gratefully, by Albanians as an early result of having a suitable public hall.

ROBERT MANTELL in "Monbars" and "Hamlet" furnished an opportunity for much speculation, approbation and critical discussion at Proctor's, Thursday and Friday. To-night he will appear in "Monbars." In a line, it may be said, for want of fuller expression, that his appearance in these roles is one of the most entertaining events of the dramatic season.

ONE of the pleasantest events of the week, in the way of entertainment, was the appearance of the Boston Ideal Banjo, Mandolin and Guitar Club at Jermain Hall, Tuesday evening, in the last of the successful Y. M. C. A. lecture course. By special request the club remained and gave another concert on the following evening.

THE last concert of the Schubert Club was held Thursday evening. It was unquestionably one of the best ever given by the live organization which deserves hearty support for the work it is accomplishing.

KENNEDY, Williams and Magee, in "Time Will Tell," have been doing a good business at Jacob's Opera house throughout the week.

#### WHAT THEY THINK OF US.

CAPITAL CHIPS is the name of a weekly journal published in Albany and saying things in such a bright and jolly way that it is growing rapidly in favor. It is profusely illustrated, but while some of its artists are extremely clever and draw well, others are not up to the mark; but improvement in that regard will come in time. The paper is edited by George B. Gallup and its circulation is running along up among the thousands, although it is but four months old.—*Kinderhook Rough Notes.*

THE CHIPS failed to say last week, that the pleasant paragraph quoted, praising the work of Stanwix, was from the facile pen of Editor Buck of the Glens Falls *Republican*.

*We aim to keep in stock the finest grades of*

*Light Single and Double, Barouche, Coupe and Coach HARNESS,*

and to those interested we would invite a close inspection of our styles before purchasing.

**STANDARD WAGON CO. 96 State St.**

"DEAR SIR," the order ran, "send me another consignment of the B. & M. cigar. They are the most popular domestic brand we have on sale." The B. & M. is manufactured by the

**B. PAYN'S SONS' TOBACCO CO., Albany, N. Y.**

Wm. McEwan, President; E. A. Griffin, Vice-President; Robt. Bryce, Treasurer.



## Chips from the Capitol.

THERE are several deputies who earn every cent of their salaries. They are Deputy Ruggles, of the insurance department; Benedict, of the secretary of state; Westbrook, of the comptroller's office; Church, of the state treasurer's; and Skinner, of the department of public instruction. This is no reflection upon the other deputies, but those named work the hardest, as far as known.

HON PETER PETER PEALER, of Steuben, who is known as the three "P's," is an eccentricity. He never goes home. He has stuck here since the day he was sworn in. He spends all his leisure time in reading the blue book, all documents and bills introduced by the legislature. He intends to earn his \$1,500. The railroads threw away their passes on him; had they been meal tickets they would have been used.

HON. WILLIAM C. STEVENS, of Malone, is another member who doesn't go home. He runs a grocery store, and every Saturday the receipts of the week are sent him. He says the store makes more money when he is away, and he is not going to check a generous impulse by going to Malone. He goes weekly to New York, instead, to spend the receipts.

HON. NEVADA NAPOLEON STRANAHAN, of Oswego, looks so much like a boy that for a long while he was mistaken for a page. To offset this, he bought a high hat, and now corridor *habitues* mention something about "where is that hat going with the boy," when he passes. But he is a hustling member, just the same.

CAPITOL COMMISSIONER PERRY is patiently waiting for an appropriation for the building. He wants to set men working as badly as he wants to stop the leaks and breaks in the building.

STANWIX.

### BIDDY HAS A BEAU.

MY life was once a pleasant dream.  
How sweet to sail along the stream!  
'Till Biddy got a beau.

As home I sat at dewy eve,  
What pictures did my fancy weave!  
'Fore Biddy got a beau.

But nightly now, at hour of eight,  
I hear the "click" of garden gate;  
He comes—our Biddy's beau.

He smokes a pipe, the rankest kind,  
But neither of them seem to mind,—  
Our Biddy and her beau.

My little wife she laughs at me,  
And says: "don't act so foolishly,  
"Let Biddy have her beau."

I try to read my dear Balzac;  
Between the lines, in white and black,  
Is—"Biddy and her beau."

Their celtic tones come thro' the floor;  
I seize my hat and bang the door  
On Biddy and her beau,

And seek the club; naught there I hear,  
While quaffing frequent rounds of beer,  
Of Biddy and her beau.

JAMES MARTIN.



CO'S. A, B and D held regular drills Monday evening, Co. C Thursday evening. Co. A drilled on the market square.

THE Jackson Corps enjoyed a banquet Saturday evening in celebration of "Old Hickory's" birthday. Speeches and toast making occupied an enjoyable part of the evening.

THE Emmet Guards celebrated St. Patrick's day in a very fitting manner. After enjoying a delightful entertainment the members and their guests adjourned to satisfy the inner man, which was done in a most satisfactory manner.

AN examining board will be appointed the coming week to examine the members of the 3d Brigade Ambulance Corps. The authorized medal will be issued to those members passing a satisfactory examination.

CAPT. WALTER SCOTT, of the Old Guard, was the guest of the Burgesses Corps during the week. The siege of quietude which has so long pervaded the ranks of this time honored organization has been supplanted by a scene of unusual activity. At their meeting Monday evening, the membership, which now includes many of Albany's most prominent citizens, was increased by the election of nineteen more: Capt. B. R. Spelman, Hon. F. M. Danaher, M. H. Rooker, P. Wendell Parke, Col. J. C. Cuyler, Col. J. S. Robbins, Lieut. Ames, W. N. Haskell, B. Staley, J. B. Robbins, Clinton Ten Eyck, Geo. Low, P. Hogan, H. Gardner, Graham Martin, B. Quinn, S. H. Shattuck, D. McElveney and G. W. Puffer. Active preparations are being made and rehearsals held for the entertainment to be given on May 5th. The costumes for this occasion are being made in Philadelphia. Tickets may be had from any of the members. The corps has always been the first to open its doors and offer its hospitality to visiting organizations and our citizens should show their appreciation of this fact by a most generous support.

THUS far Capt. Judson of Company A is the only captain in the 10th Battalion who has complied with the regulations as regards the internal military organization of his company. In accordance with the regulations he has numbered the men in a regular series, divided them into four squads, and placed each squad in charge of a sergeant. Each lieutenant has charge of two squads and is held responsible for the order and cleanliness of the members and the condition of their lockers. Each sergeant is held responsible for the condition of the arms, equipments and other property in the hands of the members of his squad. As new men are enlisted they are assigned to a squad and thoroughly drilled by the sergeant in charge of their squad before being allowed to participate in company drills. Squad drill are held almost every evening. It can be justly said that there is no harder working officer in the Battalion than Capt. Judson; and the practicability of his administration will certainly cause the other companies to look to their laurels.

A SCHOOL for instruction of officers of the Battalion was held at the Armory of Company B, Wednesday evening.

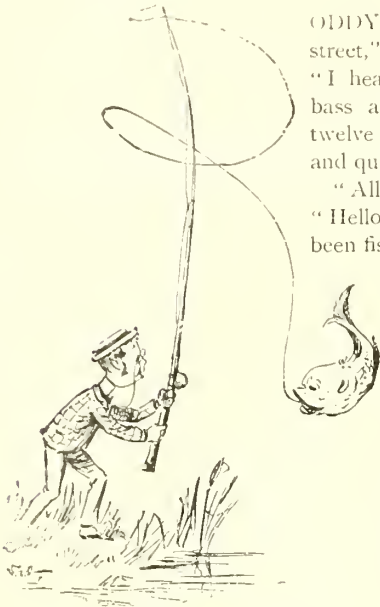


## HOW I SAVE MYSELF.

WHEN I tire of my cigar, of my books, and of the play,  
And sigh for golden moments now forever passed away;  
When I feel that single-blessedness is not man's normal state,  
Then I simply call on Brown—with his family of eight.

When a new, irresistible charmer appears upon the field,  
And I fear that if I linger I might be compelled to yield—  
Then to strengthen my resolve, and I to steel my armor plate,  
I just make a call on Brown—with his family of eight.

## A MORAL HERO.



“ODDY’S coming down the street,” said Cumso to Fangle. “I hear that he has caught a bass alleged to have weighed twelve pounds. Let’s stop him and quiz him about it.”

“All right,” said Fangle. “Hello, Roddy, I hear you have been fishing!”

“Yes.”

“Much sport?”

“Fair!”

“Only fair! Why, some one was telling me that you caught a fish so large that when you pulled it out of the water the river fell two inches.”

“I’m afraid that’s an exaggeration,” protested Roddy.

“Yes; so it is,” added Cumso.

“The fish was big enough, in all reason, without making it out that large.”

“You gentlemen surprise me very much,” said Roddy. “I didn’t catch anything very big.”

“Well,” said Cumso, “I think a twelve-pound bass is a pretty good sized fish.”

“Who says I caught a bass of that weight?”

“Why, it’s all over town.”



## NOT MUCH.

STRANGER: *My young friend, I would not smoke that cigar.*

BOY: *Yer jest bet yer wouldn’t, Cully, not when I bought and paid for it.*

“You don’t say! Why, my usefulness as a Sunday-school superintendent will be ruined if it is thought I tell such whoppers as that. Why, gentlemen, I assure you that the largest fish I caught weighed only two pounds and a quarter.”

With a low, incredulous and simultaneous whistle, Cumso and Fangle sneaked away.

They could not endure the presence of a man who told the truth about his catch of fish.

*Wm. H. Siviter.*



## AT THE CLUB.

YOUNG PILKINS (*to visiting country cousin who has waxed confidential under champagne*): *And so you say she is twenty eight, but you don’t think she’ll have you, eh? Well, you HAVE been brought up in the country!*

## NO USE FOR IT.

“WHAT’S dis?” asked Uncle Rastus.

“That is a patent safety razor. Take it along, Rastus; I’ll give it to you.”

“Gwan ’way frum here. I don’t need no safety razzer. Wen I goes to a ball I wants a razzer dats loaded, en doan you forgit it.”

## THAT EXPLAINED IT.

TEACHER: Come here Tommy, and sit down.

TOMMY: Don’t wan’ter. I’d rather stand.

TEACHER: Why, how is that, Tommy?

TOMMY: Pa smashed his finger in the door this morning and I laughed.

A HOLY TERROR—The Inquisition.







## Personal Gossip.

MRS. M. A. B. KELLY, the talented principal of the model department of the Normal school, not "principal of the State Normal school," as some of the newspapers have provokingly iterated, much to her annoyance, is to have charge of a special European tour, which will take the members of her party to London, Paris, Switzerland, Bavaria, Northern Germany, the Rhine and Belgium and as a special feature to the village of Ober-Ammergau, where the celebrated passion play will this year be a very great attraction. The traveling arrangements will be under the direction of that prince of conductors, E. M. Jenkins of New York. The tour will occupy 57 days from July 9th. Leaving on the Inman steamer, City of Chicago; the party will be limited, as but 28 berths have been reserved. It is needless to say that under the patronage of Mrs. Kelly, who is thoroughly familiar with all the points of interest in the tour, it will be a success.

### THE FIRST RAILROAD IN NEW YORK.

THE Albany & Schenectady Railroad, chartered in 1826 as the Mohawk & Hudson, was opened September 12 1831, and was the first railroad built in the state of New York. In 1847 the name was changed to the Albany & Schenectady.

In 1853 this road was consolidated with nine other small lines, forming the New York Central; and in 1869 this company was consolidated with the Hudson River Railroad, forming what has since been known as the New York Central & Hudson River Railroad.

In 1831 the Mohawk & Hudson carried but a few hundred passengers; last year, the New York Central & Hudson River Railroad carried over eighteen million.



For premature grayness and loss of hair, use

**Rancour's Quinine Tonic**

For Dandruff, Itching and mild Eczema, use

**Rancour's Dandruff Specific**

C. E. RANCOUR, SPECIALIST,  
9 & 11 N. Pearl St., Albany.  
Communications by mail carefully considered.

18th Annual Season.

*Fine Water Colors*

AND

*Braun's Autotypes.*

Mr. Henry B. Pettes,

ART DEALER,

*London and Paris,*

invites special attention to his extensive collection at Amesley & Co.'s, for a few days.

M. **TEBBUTT'S SONS,**  
**UNDERTAKERS.**

84 and 86 N. Pearl St., ALBANY, N. Y.

Telephone 1007.

-:-

MARCH 22, 1890.

-:-

## CONTRIBUTORS COUPON.

Name, \_\_\_\_\_

Street and No. \_\_\_\_\_

Title of Poem, \_\_\_\_\_

Submitted under conditions specified by Publisher.

CAPITAL CHIPS Publishing Co., to stimulate a promising field of literary activity, will give \$5 for the best original 8 line unpublished poem, sent in before 5 P. M., April 26; \$2 for the second best.

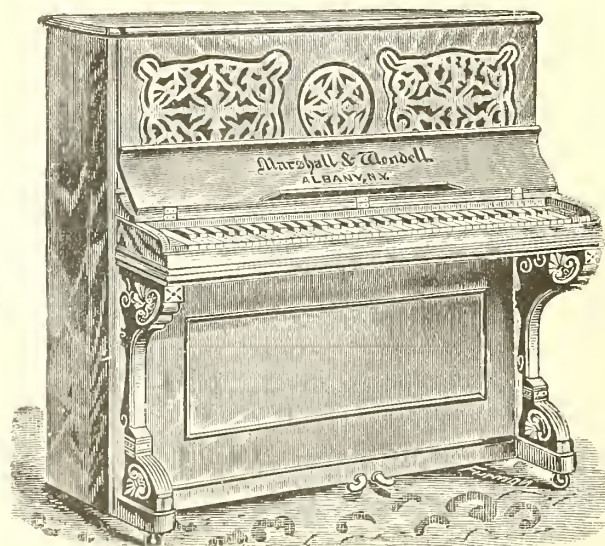
The prizes will be awarded by competent and well-known critics.

Each contribution must be accompanied by a contributor's coupon, properly filled out, and attached to the manuscript.

All poems contributed become the property of CAPITAL CHIPS, to be published or not as the editor may determine. No person will be allowed to compete with more than two poems.

**H**OUSES, houses, houses. We build them by the dozen.  
Havens Bros., No. 8 James street.

39 men, each with 39 cents in their pockets, went into C. J. Shaxby's tobacconist establishment, No. 39 S. Pearl street, one day last week and bought 39 boxes of his No. 39 cigar. Each took 39 whiffs at one of the weeds and declared then and there that the brand was 39 times better than any other made in the city.



THE Marshall & Wendell is the most *Popular* and *Best* medium-priced piano manufactured. Call at our warerooms and examine our stock of these fine instruments.

**THE WENDELL MUSIC COMPANY, L't'd,**

89 and 91 N. Pearl St.,


ALBANY, N. Y.



## Seasonable Goods.

**HATS**—Latest styles of Derbys, Soft and Silk Hats; Cadet, Eton, and Steamer Caps.

**MACKINTOSHES**—in immense variety, all sizes, exclusive designs at very moderate prices.

 Just the coats for our climate.

**BAGS**—Suit cases, Trunks, Leather Hat Boxes.

**UMBRELLAS AND CANES**—an unrivalled stock.

Cotrell & Leonard,

Albany's Agents for Dunlap Hats,

472 and 474 Broadway, ALBANY, N. Y.

ESTABLISHED 1802.

ANNESLEY & CO.,

57 North Pearl Street,

ALBANY, N. Y.

*Engravings, Etchings,  
Cut Glass,  
Oriental Rugs,*

Artists' Materials, Fine Furniture.

*Special Designs in Framing.*

ESTABLISHED 1840.

EUROPE.

Agency for every line of

—STEAMSHIPS,—

Trans-Atlantic and Coastwise.

EARLY application will secure the best accommodations for sailings in MAY, JUNE and JULY. Every requisite for European travelers.

FOREIGN DRAFTS.

FLETCHER VOSBURGH,

645 Broadway, ALBANY.

*Laughs from Life.*

A CHESTNUT steed—The white horse.

\* \* \*  
GENERALLY speaking—Women.

\* \* \*

SALESMAN: "This is exceptionally fine; all hand painted."

SMALL SISTER OF SHOPPER (scornfully): "That's nothing; so is the back of our house."

\* \* \*

CHAIRMAN OF COMMITTEE: "We want a watch worth \$100 to offer as a prize in an amateur contest."

JEWELER: "One that will cost about \$30, I suppose."

"A great artist?"  
"Yes, to be sure. He is a skilful exponent of the best methods in watch making."  
"I thought his specialty was puzzles."  
"That is but one of them, which he uses to advantage in advertising his trade. His great railroad puzzle was an immense success."  
"I must call on him and have my watch repaired; what did you say was his number?"  
"No. 7 Clinton avenue, opposite Pearl street, and you can't forget his name, J. W. Mende. Quite appropriate, you know. It's caused lots of comment about town."

KEELER'S

Oyster House and Restaurant,

26 & 28 Maiden Lane,

One Door West of Broadway, ALBANY, N. Y.

Ladies' Restaurant Up Stairs.

HOTEL ATTACHED.

PROCTOR'S \* THEATRE

PRICES:

\$1, 75, 50, 35, 25, & 15 cts.

Monday, Tuesday and Wednesday,

March 24, 25 and 26,

Matinee Wednesday.

Wm. Gillette's War-Drama,

**Held by the Enemy**

with all the old favorites.

Thursday, Friday & Saturday

Mar. 27, 28 and 29,

Matinee Saturday.

Frank Sanger and Joseph Arthur's

*Pine : Meadow*

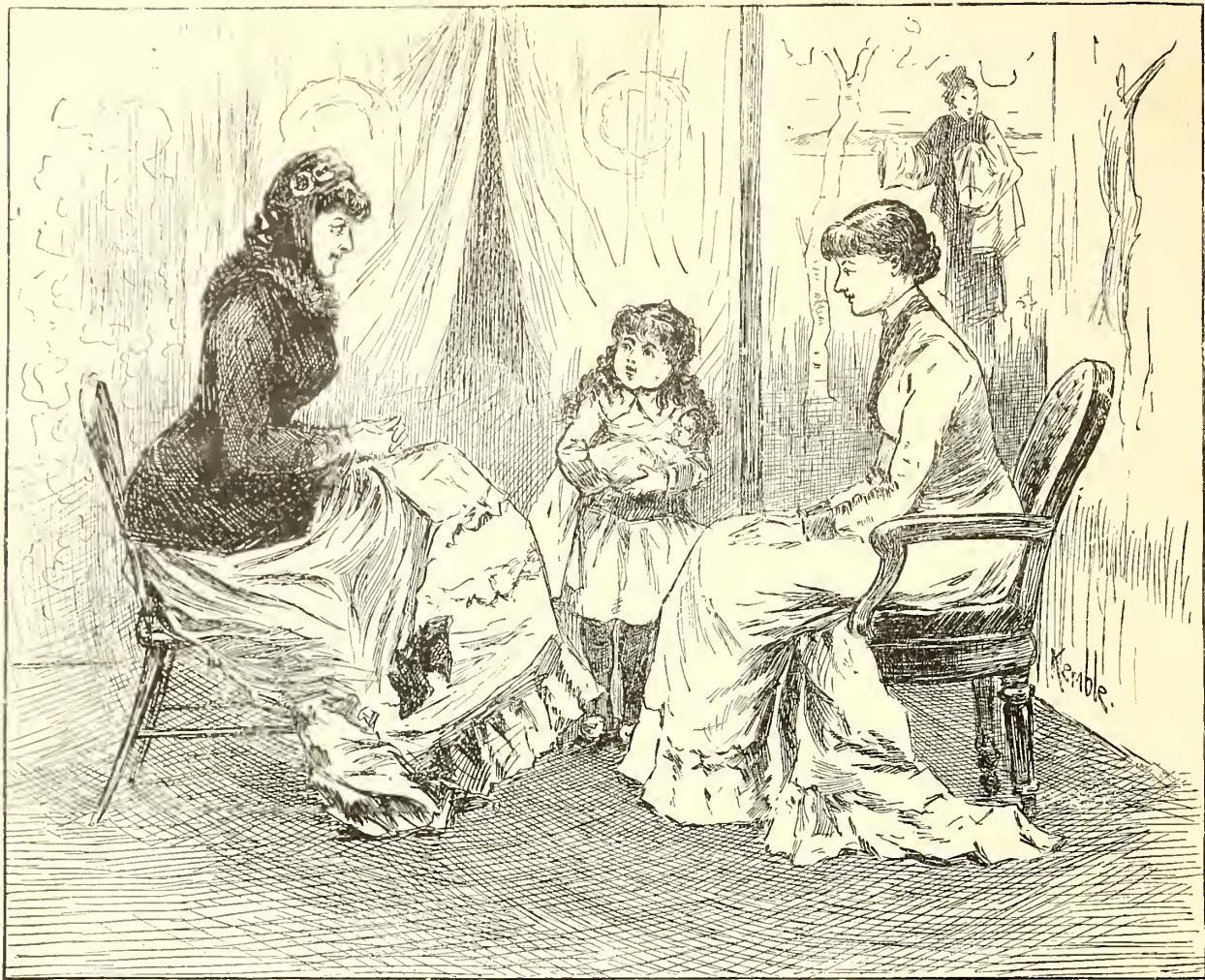
A Wonderful Cast.

Marvelous Scenic Effects.

Monday, March 31,

**THE STILL ALARM**





EFFIE (to Mrs. Belweather, who has just been speaking of Mr. B.): Why, Mrs. Belweather, I thought you hadn't any husband?

MRS. B.: Why, of course I have, Effie. Do you mean to say that you don't know Mr. Belweather?

EFFIE: Yes, but I didn't suppose he was your husband. I thought you hadn't any. Papa said you married for money, and that was all you got.

#### HANG IT!

JUST when our wit we'd like to spring,  
It happens just this way!  
We never seem to think of the thing  
We would have liked to say.

#### MOOD AND TENSE.

GUSHING LOVED ONE: Archibald, will you love me then as now?  
PASSIONATE LOVER: Let us not deal in futurities, Celia; I will love you now as then. Let us have as much *now* as possible.

#### HIS MIND WAS ELSEWHERE.

"ANYTHING new in kids?" inquired the stylish young lady while on her shopping tour.

"Yes," replied the polite salesman absent-mindedly, "twins last night—I beg your pardon—"

But the stylish young lady was out of sight.



"MAKING HIS MARK."



# W. L. DOUGLAS \$3.00 SHOE

And other Specialties  
For GENTLEMEN, LADIES and BOYS.



- \$5.00** Genuine Hand-Sewed.
- \$4.00** Hand-Sewed Welt Shoe.
- \$3.50** Police and Farmer.
- \$2.50** Extra Value Calf Shoe.
- \$2.25** Working-man's Shoe.
- \$2.00** Goodwear Shoe.



- For LADIES.**
- \$3.00** Best Dongola.
- \$2.00** Extra Value for the price.
- \$1.75** For MISSES.
- For BOYS' & YOUTH'S**
- \$2 & \$1.75** SCHOOL SHOES.

W. L. Douglas Shoes for Gentlemen are made in Congress, Button and Lace, sized 5 to 11, including half sizes and widths, and all styles of toe. Boys' sized 1 to 5 1-2, and youth's 11 to 13 1-2, also half sizes in each.

W. L. Douglas \$3 Shoe for Ladies embraces the following: No. 126, "The Spanish Opera;" No. 127, "The French Opera;" No. 128, "The American Common Sense;" No. 129, "The Medium Common Sense;" No. 132, "The French Opera," laced front and patent leather toe cap. Sizes 1 to 7, and half sizes; B, C, D, E, EE widths.

W. L. Douglas \$2 Shoe for Ladies, No. 224, "Opera," soft finish goat; No. 225, "Medium Common Sense," soft finished goat; No. 226, "Opera," fine Dongola; No. 227, "Medium Common Sense," fine Dongola. Sizes 1 to 7, including half sizes; C, D, E, and EE widths.

W. L. Douglas \$1.75 Shoe for Misses, 11 to 2 and half sizes, regular and spring heels. Ask Your Dealer, and if he cannot supply you with W. L. Douglas Shoes, take no others, but send direct to factory, enclosing advertised price. To Order by Mail, Gentlemen and Boys will state size usually worn, style and width desired. Ladies will please give the number of style desired, size and width usually worn, and if a snug or loose fit is preferred. For Misses state size and kind of heel. W. L. Douglas's name and the price are stamped on bottom of all shoes, and every pair are warranted. Send name and address on postal card for valuable information.



THIS LABEL IS ON THE BEST RIBBON MADE.  
ASK YOUR DEALER FOR IT.

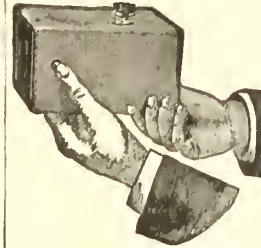


## BEAUTY.

Wrinkles, Black-heads, Pimples, Freckles, Pittings, Moles and Superfluous Hair permanently removed. Flesh increased or reduced. Complexions beautified. The Form developed. Hair, Brows and Lashes colored and restored. Interesting Book (sent sealed), 4c. Mme. Velaro, 414 W. 47th St., N. Y. City. Mention this paper.

**MRS. WINSLOW'S SOOTHING SYRUP**  
for fifty years has been used by mothers for their Children while Teething. It Soothes the Child, Softens the Gums, Allays all Pain, Cures Wind Colic and is the Best Remedy for Diarrhoea. By all Druggists. 25c a Bottle.

## NEW KODAKS.



"You press the button,  
we do the rest."

Seven New Styles and Sizes all loaded with Transparent Films.

For Sale by all Photo. Stock Dealers.

THE EASTMAN COMPANY,  
Rochester, N. Y.



Send for Application Blanks and Secure Accident Insurance at Actual Cost.

## Provident Fund Society,

280 Broadway, New York.

Is pronounced by Insurance Agents and experts to be the simplest, cheapest and best plan of Accident Insurance yet presented.

- \$5000—Life Indemnity.
- \$5000—Loss of hand and foot.
- \$2500—Permanent Disability.
- \$1250—Loss of hand or foot.
- \$1250—Loss of Eye.
- \$25 per week while disabled by reason of an accidental injury, not exceeding 52 weeks.

Total cost to member \$14 per year, which may be paid in one payment, or in payments of \$2 each, at the option of the insured.

A. N. LOCKWOOD, President.

LADY AGENTS CLEAR \$150 monthly selling our celebrated SPINAL CORSETS. Exclusive territory and most liberal terms. \$3 sample free to agents. Write for terms. LEWIS SCHIELE & Co., 391 Broadway, N. Y.



• COPYRIGHT •

# "Well begun is half done."

Begin your work by buying a cake of Sapolio. SAPOLIO is a solid cake of Scouring Soap. Try a cake and judge for yourself.

**WHAT IS SAPOLIO?** It is a solid, handsome cake of scouring soap, which has no equal for all scouring purposes except the laundry. To use it is to value it. What will Sapolio do? Why, it will clean paint, make oil-cloths bright, and give the floors, tables and shelves a new appearance. It will take the grease off the dishes and off the pots and pans. You can scour the knives and forks with it, and make the tin things shine brightly. The wash-basin, the bath-tub, even the greasy kitchen sink will be as clean as a new pin if you use SAPOLIO. One cake will prove all we say. Be a clever little housekeeper and try it. Beware of imitations. There is but one SAPOLIO.

ENOCH MORGAN'S SONS CO., NEW YORK.



## NEW ENGLISH PERFUME, Crab-Apple Blossoms.



Chief among the scents of the season is Crab-Apple Blossoms, a delicate perfume of highest quality and fragrance—*London Court Journal*. It would not be possible to conceive of a more delicate and delightful perfume than the Crab-Apple Blossoms, which is put up by The Crown Perfumery Co., of London. It has the aroma of spring in it, and one could use it for a life time and never tire of it.—*New York Observer*.

Put up in 1, 2, 3 and 4 ounce bottles.

## INVIGORATING LAVENDER SALTS.

(REGISTERED)

Our readers who are in the habit of purchasing that delicious perfume, Crab-Apple Blossoms, of the Crown Perfumery Co. should also procure a bottle of their celebrated Invigorating Lavender Salts. No more rapid or pleasant cure for a headache is possible. While leaving the bottle open for a few minutes, permits a most agreeable odor to escape, which purifies and refreshes the air most perceptibly. *Le Folle, Paris*.



THE CROWN PERFUMERY CO.

177 New Bond St., London. Sold Everywhere. Send 12 cents in stamps to Casswell, Munsey & Co., New York, who will mail a trial 31/2 oz. sample bottle of the above delicious Crab-Apple Blossom Perfume to any address.

## BIND THIS PAPER



AS YOU GET IT. SEND **65c.** and we will send you, postpaid, an elegantly decorated binder, with name on front cover, to hold one year's issue of this paper. Price list of Binder for any publication sent free. Unequaled for keeping books or papers from mutilation or loss.

ASA L. SHIPMAN'S SONS,  
Manufacturing Stationers,  
Established 1837. 10 Murray St., New York.

## WEAR THE BURT & PACKARD



See that every pair is stamped  
THE BURT & PACKARD  
"Correct Shape."

BURT &  
PACKARD  
STAMPED  
BURT &  
PACKARD  
CORRECT SHAPE

If you want PERFECTION in fit, with freedom from CORNS and all DISCOMFORT, you will never wear anything except THE BURT & PACKARD SHOE.

## SHIPMAN'S PATENT SPIRAL FEED FOUNTAIN PEN



Will write without blotting until every drop of ink is used. Money refunded if not satisfactory after thirty days' trial \$2.00 each and upwards.

Gold Pen Mfg's. ASA L. SHIPMAN'S SONS,  
Established 1837. Shipman's Stylographic Pens, \$1.00 Each.

10 Murray St.,  
New York, U. S. A.  
Mention this Publication.

## YOUMANS Celebrated Hats.

Style and Quality Unequaled.

180, 719 & 1107 Broadway,  
NEW YORK.

## 25¢ PRINTING OUTFIT.

A WHOLE PRINTING OUTFIT, COMPLETE AND FRUITFUL, Just as shown in cut. 3 Alphabets of Great Type. Bottle of indelible ink. Fast. Tweezers, in neat case with catalogue and directions "HOW TO BE A PRINTER." Sets up any name, prints cards, paper, envelopes, etc., marks linen. Net 25¢. The best gift for young people. Postpaid only 25¢, 3 for 60¢, 6 for \$1. Agents wanted. INGEKOLA & BROS. 45 Fulton St., N. Y. City.

## GAIN ONE POUND A Day.

A GAIN OF A POUND A DAY IN THE CASE OF A MAN WHO HAS BECOME "ALL RUN DOWN," AND HAS BEGUN TO TAKE THAT REMARKABLE FLESH PRODUCER,

## SCOTT'S EMULSION

OF PURE COD LIVER OIL WITH Hypophosphites of Lime & Soda IS NOTHING UNUSUAL. THIS FEAT HAS BEEN PERFORMED OVER AND OVER AGAIN. PALATABLE AS MILK. ENDORSED BY PHYSICIANS. SOLD BY ALL DRUGGISTS. AVOID SUBSTITUTIONS AND IMITATIONS.

## BUY THE WRINGER THAT SAVED THE MOST LABOR



Does not GREASE the CLOTHES. Saves half the labor of other wringers and costs but little more. Crank is not attached to either roll. **EMPIRE** Solid White Rubber Rolls. Warranted. Also "DAISY" and "VOLUNTEER" WRINGERS, Clothes Drying Bars, etc. Agents wanted everywhere. **EMPIRE WRINGER CO.**, Auburn, N.Y.

If you want a security that is safe, paying best rates of interest, examine our Farm Loans and Gold Debentures. Twenty years of success without loss to investors. **AMERICAN INVESTMENT CO.**, 150 Nassau Street, New York.

## LUNDBORG'S

## FAMOUS PERFUMES.

EDENIA.

GOYA LILY.

MARÉCHAL NIEL ROSE.

ALPINE VIOLET.

SHOULD this happen to meet the notice of any one unfamiliar with the superiority of Lundborg's Perfumes, we will send sample of odor selected on receipt of name, address, and 10 cents in stamps

LADD & COFFIN,

Proprietors and Manufacturers,

24 Barclay St., New York.

Mention This Paper.

## FACIAL BLEMISHES.

The largest establishment in the world for the treatment of the hair and the scalp, eczema, moles, warts, superfluous hair, birthmarks, moth, freckles, tan, pimples, wrinkles, red nose, red veins, oily skin, acne, blackheads, barbers' itch, scars, pittings, powder marks, bleaching, facial development, &c. Consultation Free, at office or by letter. 128-page Book on all Skin and Scalp Affections and their Treatment sent, sealed to any address on receipt of 10c. **JOHN H. WOODBURY**, Dermatologist, 125 West 42d Street, New York City.



## FACIAL SOAP, FOR THE SKIN AND SCALP.

THE ONLY SOAP PREPARED BY A DERMATOLOGIST, with a successful practice of over 20 years. This soap has no equal for the toilet or bath, is unexcelled for shaving, and milder forms of skin and scalp affections. Sold by druggists or sent by mail on receipt of price, 50 cents. Send 10c. for 128-page book.

## WATCHES.

Gentleman's Solid Gold American, \$25 up.  
Ladies' " " " 20 "

Send for Illustrated Price List.

J. H. JOHNSTON & CO., 150 Bowery, N. Y.

Mention this Paper.

Imperial Self-Inking Stamp, pen & pencil. Any name in Rubber, 15 cents. Club of 8, for \$1 bill.

Mark anything Name, Town & State on 20c Club of 8, \$1.40 Rubber Stamp Co. New Haven, Conn. Est. 1870. Best references. Store & factory, 11 & 13 Center St.



The MOST RELIABLE FOOD For Infants & Invalids. Not a medicine, but a specially prepared Food, adapted to the weakest stomach. 4 sizes cans. Pamphlet free. **Ridge's Food** (on every label), Palmer, Mass.









3/31/2008

127949 1 1 00



HF GROUP - IN



